

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GERALD J. TIETZE, JR.
PHYLLIS C. TIETZE
Debtor(s)

Case No. 17-20058GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2017.
- 2) The plan was confirmed on 02/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/08/2017, 05/18/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2020.
- 5) The case was completed on 01/14/2020.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,323.00.
- 10) Amount of unsecured claims discharged without full payment: \$10,015.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$154,579.90
Less amount refunded to debtor \$1,969.65

NET RECEIPTS: \$152,610.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,250.00
Court Costs \$310.00
Trustee Expenses & Compensation \$7,242.83
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,802.83

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	538.00	538.35	538.35	538.35	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	100.52	100.52	100.52	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	20,532.00	20,572.02	20,572.02	20,572.02	2,183.33
AT & T MOBILITY II LLC	Unsecured	1,320.00	1,320.31	1,320.31	1,320.31	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,336.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	2,864.00	2,864.62	2,864.62	2,864.62	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	0.00	2,883.47	4,383.47	4,383.47	0.00
CAPITAL ONE AUTO FINANCE**	Secured	17,139.00	14,450.00	12,950.00	12,950.00	1,937.68
CREDIT MANAGEMENT CO	Unsecured	445.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,671.00	5,671.24	5,671.24	5,671.24	0.00
EQUIANT FINANCIAL SVCS++	Secured	15,498.00	0.00	0.00	0.00	0.00
FNCC	Unsecured	367.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	108,962.00	102,891.47	0.00	53,295.80	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	11.19	11.19	11.19	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,597.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	18,305.00	19,179.36	19,179.36	19,179.36	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,037.00	1,135.68	1,135.68	1,135.68	0.00
MARINER FINANCE LLC	Unsecured	4,620.00	4,623.38	4,618.12	4,618.12	0.00
PNC BANK NA	Unsecured	2,255.00	2,255.39	2,255.39	2,255.39	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	335.00	335.49	335.49	335.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	834.00	834.76	834.76	834.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	248.00	248.89	248.89	248.89	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	455.00	492.99	492.99	492.99	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Secured	864.00	864.82	864.82	864.82	0.00
QUANTUM3 GROUP LLC AGNT-CREE	Unsecured	NA	889.26	889.26	889.26	0.00
SYNCHRONY BANK++	Unsecured	2,270.00	NA	NA	0.00	0.00
TALERIS CREDIT UNION	Unsecured	4,903.00	4,685.10	4,685.10	4,685.10	0.00
TD BANK USA NA**	Unsecured	405.00	439.03	439.03	439.03	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$53,295.80	\$0.00
Mortgage Arrearage	\$11.19	\$11.19	\$0.00
Debt Secured by Vehicle	\$33,522.02	\$33,522.02	\$4,121.01
All Other Secured	\$864.82	\$864.82	\$0.00
TOTAL SECURED:	\$34,398.03	\$87,693.83	\$4,121.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,992.58	\$49,992.58	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,802.83</u>	
Disbursements to Creditors	<u>\$141,807.42</u>	
TOTAL DISBURSEMENTS :		<u>\$152,610.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.